

Proposed Standard Cost Sharing Plan

High Value Silver Plan 94% Actuarial Value Plan				
Overall Deductible				\$175
Service Specific Deductibles				
			Medical	\$0
			Brand Drugs	\$0
			Dental	\$0
Member Out of Pocket Maximum (all services combined – does not include deductible)				\$600
General Service Description	Subject to Deductible	Unit of Service	Copays	Coinsurance
Behavioral Health - IP	Yes	Admission	\$50	100%
Behavioral Health - OP	Yes	Visit	\$0	100%
Behavioral Health - Professional	No	Visit	\$0	100%
Durable Medical Equipment	Yes	Service	\$0	100%
Emergency Room Services	Yes	Visit	\$0	100%
Imaging (CT/PET Scans, MRIs)	No	Visit	\$25	100%
Hospital Inpatient	Yes	Admission	\$50	100%
Lab and Radiology	No	Visit	\$0	100%
Skilled Nursing Facility	Yes	Admission	\$0	100%
Other	Yes	Visit	\$0	100%
Other Medical Professionals	No	Visit	\$8	100%
Hospital Outpatient Facility	Yes	Visit	\$0	100%
Primary Care Physician	No	Visit	\$0	100%
Specialty Physician	No	Visit	\$8	100%
Pharmacy - Generics	No	Prescription	\$2	100%
Pharmacy - Preferred Brand Drugs	No	Prescription	\$6	100%
Pharmacy - Non-Preferred Brand Drugs	No	Prescription	\$6	100%
Pharmacy - Specialty Drugs	No	Prescription	\$6	100%
AV Calculator Result				95.0%
True Actuarial Value				96.8%